

# EXHIBIT A

002245880002

**POLICY DATA PAGE**

**Owner** GARY H LUPILOFF  
**Insured** GARY H LUPILOFF  
**Policy Number** L034804300  
**Age Of Insured** 46  
**Sex Of Insured** Male  
**Rate Type** Non-Tobacco

**Policy Date** November 28, 2003  
**Initial Face Amount** \$500,000  
**Standard Premium Class**

An initial premium on the premium basis as shown in the application is due as of the policy date.  
 Total initial premiums for the available frequencies of payment are:

Annual	Semi Annual	Quarterly	Monthly
\$1,030.00	\$535.60	\$272.95	\$91.67

Premiums are payable to the policy anniversary in the year shown in the schedule below or until prior death of the insured.

To determine the guaranteed maximum monthly premium for any given age, use the annual premium shown and then:  
 1. multiply by the factor shown at the right; and  
 2. add the loading

Payment Mode	Factor	Loading
Semi-annual	x .5260	+ .00
Quarterly	x .2680	+ .00
PAP	x .0890	+ .00

**Schedule of Benefits and Annual Premiums**

Form Number	Benefits	Annual Premium	Payable To Year
4808	10 YEAR LEVEL GUARANTEED TERM LIFE INSURANCE TO AGE 95	\$1,030.00	2013
<b>TOTAL INITIAL ANNUAL PREMIUM</b>		<b>\$1,030.00</b>	

DUPLICATE !

002246880003

Insured Name GARY H LUPILOFF  
 Policy Number L034804300  
 Policy Date November 28, 2003  
 Age Of Insured 48  
 Sex of Insured Male

10 Year Level Guaranteed Term Life Insurance to Age 95 - Base Policy Face Amount - \$500,000

**NOTE:** Premium is due at the beginning of each premium payment period (i.e., Annual, Semi-Annual, Quarterly, Monthly). The premium for the annual premium payment period is disclosed on this page.  
**NOTE:** Conversion may be at any time during the first 5 years, subject to the 'CONVERSION' provision.

POLICY YEAR	AGE	GUARANTEED PREMIUM	POLICY YEAR	AGE	GUARANTEED PREMIUM
1	48	\$1,030.00	25	71	\$52,915.00
2	47	\$1,030.00	27	72	\$58,438.00
3	48	\$1,030.00	28	73	\$66,138.00
4	49	\$1,030.00	29	74	\$72,495.00
5	50	\$1,030.00	30	75	\$80,385.00
6	51	\$1,030.00	31	76	\$88,575.00
7	52	\$1,030.00	32	77	\$97,365.00
8	53	\$1,030.00	33	78	\$106,480.00
9	54	\$1,030.00	34	79	\$116,310.00
10	55	\$1,030.00	35	80	\$127,170.00
11	56	\$11,825.00	36	81	\$139,335.00
12	57	\$12,980.00	37	82	\$153,060.00
13	58	\$14,285.00	38	83	\$168,230.00
14	59	\$15,710.00	39	84	\$184,685.00
15	60	\$17,320.00	40	85	\$201,930.00
16	61	\$19,110.00	41	86	\$219,760.00
17	62	\$21,175.00	42	87	\$237,915.00
18	63	\$23,515.00	43	88	\$256,315.00
19	64	\$26,110.00	44	89	\$275,225.00
20	65	\$28,955.00	45	90	\$294,810.00
21	66	\$32,030.00	46	91	\$315,830.00
22	67	\$35,300.00	47	92	\$338,785.00
23	68	\$38,815.00	48	93	\$365,945.00
24	69	\$42,580.00	49	94	\$402,410.00
25	70	\$47,760.00			

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